

How your complaint is dealt with

We continuously work to improve our service and so we welcome feedback (both positive and negative) from our clients. We strongly encourage you to give this feedback to us. In particular, should you be dissatisfied at any time with the service that you receive from the Davy parties, do not hesitate to make this known to us. Should you find you need to complain, we have outlined a summary of our complaints procedures below.

Please address your correspondence to:

Head of Davy Private Clients UK
7 Donegall Square North
Belfast BT1 5GB

Or, you can email us at belfast@davy.ie

Or, you can call us on **+44 (0)28 90 310 655**.

If your complaint relates to online sales or services, you may be able to use the European Commission's Online Dispute Resolution platform, which is at <http://ec.europa.eu/odr>.

Upon receipt of a complaint, a senior person who is independent of the case will investigate the complaint and will aim to resolve the complaint as quickly as possible.

We may be able to resolve your complaint within three working days of receiving it. Where you consider your complaint to be resolved by the end of three business days, you will receive a written 'summary resolution communication' by letter or email, which will include your right to refer your complaint to the Financial Ombudsman Service (FOS) if you remain dissatisfied.

However, if you consider your complaint not to be resolved or we feel your complaint requires further investigation, we may take longer to do this.

In this instance, the person investigating your complaint will acknowledge your complaint within five working days of receiving it.

An acknowledgement letter will provide you with the name and contact details of the person dealing with your complaint. The acknowledgement will set out our understanding of the nature of your complaint and may request further clarification if necessary. Your complaint will be investigated using our records together with reports from other parties if relevant.

You will be kept informed of the progress of the complaint investigation.

Please bear in mind that if your complaint requires information from third parties, this may cause delay, which is outside of our control. We will however pursue this information on a regular basis.

After eight weeks – If a final response letter has not already been sent to you, you will receive:

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that should you remain dissatisfied with our final response, you may refer your complaint to the FOS within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the FOS leaflet 'Want to take your complaint further?' will be enclosed, if not already supplied.

OR

- If we are still not in a position to make a final response, we will give you the reasons for the delay and indicate when we expect to be able to provide a final response.

AND

- Inform you that you may refer your case to the FOS if you are dissatisfied with the delay. A copy of the FOS leaflet 'Want to take your complaint further?' will be enclosed, if not already supplied.

The FOS is an independent public body, set up by law to deal impartially with unresolved complaints from consumers about their individual dealings with financial services providers. This service is free to the complainant. Further details relating to the FOS, including how to make a complaint, are available at:

<http://www.financial-ombudsman.org.uk>

or by writing to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

or by calling: 0800 023 4567 or, from abroad, +44 20 7964 0500

or by emailing: complaint.info@financial-ombudsman.org.uk

In the event that we receive a **complaint that is not about us or our services**, and assuming that we can identify the firm to which the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned explaining that we believe the complaint to be theirs and suggest that they contact you directly.
- We will enclose a copy of the original complaint letter.
- We will write to you giving you contact details of the firm concerned and invite you to get in touch with them. We will also enclose a copy of the letter we sent to the firm.
- We will forward a copy of this letter to the firm concerned as well.

Should you have any further queries in relation to the above, please do not hesitate to contact us and we shall do our utmost to assist.

Belfast Office Donegall House, 7 Donegall Square North, Belfast BT1 5GB, Northern Ireland. T +44 28 90 310 655 E belfast@davy.ie

Dublin Office (Head Office) Davy House, 49 Dawson Street, Dublin 2, D02 PY05, Ireland. T +353 1 679 7788 E dublin@davy.ie

Cork Office Hibernian House, 80A South Mall, Cork, T12 ACR7, Ireland. T +353 21 425 1420 E cork@davy.ie

Galway Office 1 Dockgate, Dock Road, Galway, H91 K205, Ireland. T +353 91 530 520 E galway@davy.ie

London Office Dashwood House, 69 Old Broad Street, London EC2M 1QS, United Kingdom. T +44 207 448 8870 E london@davy.ie

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